

(f) automatically calculating tax liabilities based on said input transaction information;

(g) automatically calculating by said remote server entries on an assets and liability side of the balance sheet based on the transaction records, price data, tax liabilities and transaction information; and

(h) automatically calculating a net worth of said user based on the transaction records, price data, tax liabilities and transaction information; and

(i) transmitting said performance data to said user over the internet connection.

70. (Amended) The method according to claim 69, wherein said investments comprise securities and said transaction information includes data corresponding to the purchase or sale of securities not previously included in said transaction records.


#### REMARKS

The foregoing amendments are made to correct editorial errors in the claims. No new matter is added. Consideration of applicant's renewed petition to make special in view of the present claims is requested.

Respectfully submitted,

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Attorney Docket No. 027756-0101

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant:** Arthur Willard CHAFFEE  
**Title:** INVESTMENT PORTFOLIO TRACKING SYSTEM AND METHOD  
**Appl. No.:** 09/410,825  
**Filing Date:** 10/01/1999  
**Examiner:** R. FULTS  
**Art Unit:** 2164

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**MARKED UP VERSION OF SECOND PRELIMINARY AMENDMENT**

Director of Patents  
Washington, D.C. 20231  
Attn. Special Programs Examiner  
Technology Center 2100

Sir:

Applicant has amended the application as follows:

**In the claims:**

49. (Amended) A method of generating performance data including a net worth calculation on investments held in at least one account, said method comprising the steps of:

receiving a request for the performance data including the net worth calculation from a user over the ~~Internet~~internet;

accessing a first database that is remotely located with respect to the requesting user, in which transaction records of said at least one account are maintained;

retrieving transaction records that are necessary to generate said performance data from said first database, the transaction records including data on cash invested and purchases and sales;

accessing a second database in which price data are maintained;  
retrieving price data that are necessary to generate said performance data  
from said second database;

generating said performance data based on the retrieved transaction  
records and the retrieved price data, said performance data including:

- (1) tax liability data
- (2) balance sheet data,
- (3) profit/loss data and
- (4) net worth

said generating step including:

- (1) generating said tax liability data,
  - (2) generating said balance sheet data by automatically calculating  
~~entries~~ entries on assets and liabilities including said tax liability data,
  - (3) generating said profit/loss data, and
  - (4) performing a net worth calculation which takes into  
consideration said tax liability data; and
- transmitting said performance data to the requesting user over the  
~~Internet~~ internet.

50. (Amended) The method according to claim ~~50~~ 49, wherein the  
investments comprise investments held in multiple accounts, and  
wherein the step of retrieving includes the step of accessing respective  
databases that ~~are~~ maintaining the transaction records of the investments within  
said multiple accounts over the ~~Internet~~ internet and ~~within said multiple~~  
~~accounts~~, said performance data being composite performance data based on  
said investments held in said multiple accounts.

51. (Amended) The method according to claim ~~0~~ 49, wherein said  
retrieving of price data is performed in real-time.

52. (Amended) The method according to claim ~~049~~, wherein the investments include securities and the user request includes a request to generate a tax report for said securities, and

wherein the method further comprises the steps of:

- (a) generating said tax report based on the transaction records; and
- (b) transmitting the tax report to the user over the internet.

53. (Amended) The method according to claim 50, wherein said tax report comprises an IRS schedule D report.

54. (Amended) The method according to claim ~~049~~, wherein the investments include securities, and

wherein the step of ~~generating the performing a net worth calculating calculation~~ takes into consideration commissions paid on purchase/sale of said securities.

55. (Amended) The method according to claim 54, wherein performing said net worth calculation takes into considerations margin interest cost associated with said securities.

56. (Amended) The method according to claim ~~5049~~, wherein the user request includes a hypothetical sale of at least one investment, and wherein the performance data is generated based on the retrieved transaction records and the hypothetical sale.

57. (Amended) The method according to claim ~~5049~~, wherein the investment comprises investments held in multiple accounts, and

wherein the step of retrieving includes the step of accessing respective databases that ~~are maintaining~~ the transaction records of the investments within said multiple accounts over the ~~internet~~internet, and

wherein the user request includes a request to generate a hypothetical sale of at least one investment, and ~~further comprising the steps of:~~

wherein the performance data is generated based on the retrieved transaction records and the hypothetical sale, said performance data including tax liability data based on said ~~hypothetical~~ hypothetical sale, and said balance sheet data and net worth including ~~said~~ hypothetical sale and taking into consideration the tax liability on said hypothetical sale.

59. (Amended) The method according to claim ~~5049~~, wherein the report is generated in a language other than English.

60. (Amended) The method according to claim ~~5049~~, further comprising the step of accessing a third database in which currency exchange rates are maintained, wherein the step of generating said performance data is also based on the retrieved currency exchange rates.

61. (Amended) The method according to claim ~~5049~~, wherein said investments comprise securities and said at least one account includes a securities trading account.

62. (Amended) The method according to claim ~~5049~~, further comprising the steps of:

- (a) inputting transaction information by the user into a local terminal;
- (b) transmitting the transaction information from the local terminal over the ~~Internet~~ internet to a remote server;
- (c) receiving in the remote server the transaction information from the user;
- (d) accessing, by said remote server, said first database in which transaction records of said account are maintained; and
- (e) updating said transaction records with said transaction information.

63. (Amended) A computer network for tracking performances of a plurality of assets, comprising:  
a server computer;

a plurality of client computers connected to the server computer over an internet connection; and

a plurality of databases each associated with a different institution, each database storing transaction records of an asset that is kept at that institution, wherein the server computer is programmed to perform processing comprising:

(a) receiveing, over the internet, requests for performance data on an asset from one of the client computers,

(b) receiveing the transaction records from said databases for the asset responsive to the request, said transactions records including data on cash invested and purchases and sales;

(c) receiveing price data that are necessary to generate said performance data;

(d) generateing the performance data, including net worth, based on the received transaction records and the received price data, ~~;- said server computer is programmed to said generating including~~:

(1) generateing tax liability data,

(2) generateing a balance sheet by automatically calculating entries on assets and liabilities including said tax liability data,

(3) generateing profit/loss data, and

(4) performing a net worth calculation which takes into consideration said tax liability data; and

(e) transmittiing, over the internet, the performance data to the requesting client computer.

65. (Amended) The computer network according to claim ~~63~~64, wherein the price database provides real-time price data.

66. (Amended) The computer network according to claim 65, wherein said server computer is programmed to access each database of said plurality of databases and to provide composite performance data based on the plurality of assets.

68. (Amended) The computer network according to claim 63, wherein said assets comprise securities and said transaction records include trading account transaction records of said securities.

70. (Amended) The method according to claim 69, wherein said investments comprise securities and said transaction information includes data corresponding to the purchase or sale of securities not previously included in said transaction records.